



## DISTRICT OF NEW JERSEY

## Caption in Compliance with D.N.J. LBR 9004-1(b)

2013-2198

Powers Kirn, LLC  
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728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
856-802-1000

Order Filed on August 28, 2017  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

In Re:

Mark Smith  
Pamjoi Smith  
aka Joy Smith  
aka Joyce Smith

Case No.: 16-32726-SLM

Hearing Date: 08/01/2017

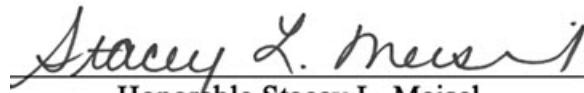
Judge: Honorable Stacey L. Meisel

Chapter: 13

## ORDER REINSTATING CASE, AUTOMATIC STAY, AND PROVIDING OTHER RELIEF

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**.

DATED: August 28, 2017

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon the Motion to Reinstate Case and Impose the Automatic Stay filed by Bruce W. Radowitz, Esquire, on behalf of Debtors and the opposition presented thereto by Powers Kirn, LLC, on behalf of Wells Fargo Bank, N.A., and for cause shown, it is

**ORDERED** as follows:

1. The Debtors' motion to reinstate the debtors' bankruptcy case is hereby granted upon the terms and conditions set forth herein.
2. The automatic stay of creditors is hereby reinstated as to all creditors, subject to the limitations set forth herein.
3. The automatic stay in relation to real property commonly known as 905 Woodland Avenue, Union, NJ 07083, shall terminate on October 30, 2017, without further order of this Court so that Wells Fargo Bank, N.A., its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies, including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take legal action for enforcement of its right to possession of the subject property.
4. The stay relief permitted within paragraph 3 of this Order shall be effective on the date listed, which date is subject to extension by further Order of this Court.
5. Post-petition arrears due to Wells Fargo Bank, N.A., shall be cured through the Debtors' plan and are hereby added to the claim filed by the mortgagee, in the sum of \$11,656.34, which is itemized as follows:

<b>Qty</b>	<b>Item</b>	<b>Amount</b>	<b>(From - To)</b>	<b>Extended</b>	
					<b>Amount</b>
3	Payments @	\$2,866.71	(04/17-06/17)	=	\$8,600.13
1	Payments @	\$3,056.21	(07/17)	=	\$3,056.21
	Arrears to Cure:			=	\$11,656.34

Debtor: Mark Smith and Pamjoi Smith, aka Joy Smith, aka Joyce Smith

Case No.: 16-32726-SLM

Caption of Order: ORDER REINSTATING CASE, AUTOMATIC STAY, AND PROVIDING OTHER RELIEF

6. Debtors shall resume regular monthly mortgage payments starting on August 1, 2017.
7. Should debtor(s) default in any payment due to Wells Fargo Bank, N.A., for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtor and debtor's attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.
8. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.